

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/910,246 Confirmation No. 1646
Applicant : Chet L. Andrews
Filed : 07/20/2001
Title : BUSINESS METHOD FOR IMPLEMENTING ON-LINE CHECK
: ACCEPTANCE AND PROCESSING
Group Art Unit : 3693
Examiner : Jason M. Borlinghaus
Docket No. : VLTl.079914
Customer No. : 5251

Via EFS-Web Submission

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Borlinghaus:

The following amendments and remarks are filed in response to the Examiner's remarks in the Office Action mailed October 11, 2006, the three-month shortened statutory period for response to which expires on January 11, 2007:

Amendments to the Specification: begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Amendments to the Drawings: None.

Remarks begin on page 8 of this paper.